

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILKES BARRE DIVISION**

In re: ISMAEL CRUZ	§	Case No. 5:16-bk-04965
	§	
	§	
Debtor(s)	§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/06/2016.
- 2) The plan was confirmed on 06/01/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/06/2021, 08/02/2021.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 03/13/2019, 11/10/2020, 08/07/2023.
- 5) The case was completed on 01/02/2024.
- 6) Number of months from filing or conversion to last payment: 84.
- 7) Number of months case was pending: 87.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,510.00.
- 10) Amount of unsecured claims discharged without full payment: \$60,536.40.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

UST Form 101-13-FR-S (9/1/2009)

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 44,994.00	
Less amount refunded to debtor(s)	\$ 2.00	
<b>NET RECEIPTS</b>		<b>\$ 44,992.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,900.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,086.74	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,986.74</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,290.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LYNN FELDMAN, ESQUIRE	Lgl	0.00	NA	NA	2,900.00	0.00
DEPARTMENT OF HOUSING & AMERICREDIT FINANCIAL	Sec	0.00	13,750.17	0.00	0.00	0.00
SANTANDER CONSUMER USA	Sec	13,215.00	12,618.37	389.59	389.59	0.00
SANTANDER CONSUMER USA	Uns	0.00	9,576.86	9,576.86	587.10	0.00
MIDLAND CREDIT MGMT;	Uns	926.00	926.46	926.46	56.79	0.00
TD BANK	Uns	521.00	521.67	521.67	31.98	0.00
HLUDZIK LAW OFFICE	Sec	0.00	10,101.11	10,101.11	10,101.11	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	132.00	132.00	8.09	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	390.00	390.00	23.91	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	1,641.00	1,640.60	1,640.60	100.57	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	21,516.57	21,516.57	1,319.05	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	3,066.27	3,066.27	187.98	0.00
CARRINGTON MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
CARRINGTON MORTGAGE	Sec	112,194.00	119,506.53	18,417.75	18,417.75	0.00
CARRINGTON MORTGAGE	Sec	0.00	NA	NA	7,030.34	0.00
EMERAL LAKE ASSOC	Uns	6,500.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Uns	3,066.00	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY ASSOC	Uns	784.00	NA	NA	0.00	0.00
VERIZON	Uns	606.00	NA	NA	0.00	0.00
VARIOUS MEDICAL EXPENSES	Uns	2,626.00	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 18,417.75	\$ 18,417.75	\$ 0.00
Debt Secured by Vehicle	\$ 389.59	\$ 389.59	\$ 0.00
All Other Secured	\$ 17,131.45	\$ 17,131.45	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 35,938.79</b>	<b>\$ 35,938.79</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 50,020.87</b>	<b>\$ 3,066.47</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,986.74	
Disbursements to Creditors	\$ 39,005.26	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 44,992.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 03/18/2024

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)